



312066 0282 3763 0



# Aid to Families with Dependent Children

832/28

GOVERNMENT DOCUMENTS  
COLLECTION

1983

University of Massachusetts  
Depository Copy

PUBLICATION OF THIS DOCUMENT APPROVED BY JOHN J. MANTON, ACTING STATE PURCHASING AGENT

100M-11-80-157850

Estimated Cost Per Copy \$.067

# AID TO FAMILIES WITH DEPENDENT CHILDREN

The Aid to Families with Dependent Children (AFDC) program provides assistance to needy families in which the children are deprived of the support or care of the natural or adoptive father or mother.

The program is funded by federal and state governments, and is governed by federal and state laws and regulations. AFDC is administered by the state's Department of Public Welfare.

If you meet the eligibility requirements for AFDC, you have a right to receive the benefits and services available through the program. **THIS PAMPHLET IS INTENDED TO INFORM YOU OF SOME OF THE RULES OF AFDC, THE BENEFITS AND SERVICES YOU MAY RECEIVE, AND YOUR RIGHTS AND RESPONSIBILITIES UNDER THE PROGRAM. IT IS NOT TO BE USED AS A SUBSTITUTE FOR STATE AFDC REGULATIONS.** Your local office has copies of the state regulations which you may read upon request.

## I. BASIC ELIGIBILITY REQUIREMENTS

### Who Can Get AFDC?

AFDC is essentially a program for dependent children in need.

A child is considered dependent if (s)he is not receiving the support or care of one or both parents because the parent(s) are either dead, disabled, unemployed or not living in the home.

A child is considered to be in need if his or her family's income and resources are below certain limits set by the state.

**IT IS IMPORTANT TO NOTE THAT A FAMILY CAN RECEIVE WELFARE EVEN IF ITS MEMBERS ARE WORKING.** The AFDC program encourages applicants and reci-

pipients to work and will supplement a family's earned income in those instances where the income is below a certain level.

To be eligible for AFDC, the needy dependent child(ren) must be:

- under 21 years of age;
- if 16 or 17 years old, in school or willing to register with the DES/WIN program;
- if 18 through 20 years old, in school or training in a program leading toward graduation or self-support.

You may receive the AFDC grant for the dependent child(ren), and in most cases for yourself as well, if:

- you are the main person taking care of the child(ren), **AND**
- you are **RELATED TO THE CHILD(REN) BY BLOOD OR MARRIAGE.**

AFDC assistance may also be provided to any other relatives, related by blood or marriage, who live with you **EVEN THOUGH THEY ARE NOT THE MAIN PERSON TAKING CARE OF THE CHILD** if your family is determined to be in need.

If you are a pregnant woman, single or married, you, too, may be eligible for AFDC, even if there is no dependent child in your home.

### **Property and Residence Requirements**

In addition to the criteria listed above, there are certain other requirements for AFDC eligibility:

- You and your dependent child(ren) may not have combined personal property in excess of one thousand dollars (\$1,000). This limit applies to such things as:

**CASH  
BANK DEPOSITS  
SECURITIES  
INSURANCE**



**AUTOMOBILES (NOT EXEMPTED)  
BOATS, TRAILERS OR SIMILAR ASSETS WHICH CAN BE  
CONVERTED TO CASH**

You and your child(ren) must live in Massachusetts, be citizens of the United States, or aliens admitted for permanent residence or otherwise residing in the U.S. under color of law.

You and your child(ren) may own one car and your own home, but you must make reasonable efforts to sell any other real estate that you own.

**Procedural Requirements**

The AFDC program also has a certain procedural requirements with which you must comply in order to qualify for assistance. These include verification (see page 4), WIN registration (page 12), and cooperation with the Child Support Enforcement Unit (page 13).

**II. APPLYING FOR AFDC**

When you apply for financial assistance, your assistance payments worker will ask you to complete or will assist you in completing an application for Aid to Families with Dependent Children (Form AP-1). The AP-1 includes most of the information needed by the Welfare Department to determine whether you are eligible for AFDC and, if so, how much money you are entitled to receive. An assistance payments worker will go over this form with you and answer any questions you may have.

You can help the assistance payments worker process your application for AFDC and assist you throughout your enrollment in the program by referring to your case name and number whenever you contact a worker. Your case name is your full legal name; your case number is the same as your Social Security number.

## Verification of Eligibility

When the assistance payments worker reviews your application for assistance he or she will have to verify certain information by means of official documents. Many welfare offices will ask you to bring these items to the office while others may send an assistance payments worker to your home to see them. These items include such things as:

- **PROOF OF AGE AND RELATIONSHIP** - Birth certificates or other acceptable documentary evidence showing the age of the needy child(ren) and their relationship to you.
- **PROOF OF DEATH** - Death certificate, if the child(ren)'s parent is dead.
- **PROOF OF INCOME** - Wage stubs, Social Security and Veterans benefits award letters, etc.
- **PROOF OF UNEMPLOYMENT** - Department of Employment Security (DES) registration card, notice of approval or denial of unemployment benefits.
- **PROOF OF SCHOOL ATTENDANCE FOR CHILDREN 16 YEARS AND OLDER** - As verified by a school official.
- **PROOF OF PREGNANCY** - Medical certification.
- **PROOF OF THE CHILD(REN)'S PARENT'S ABSENCE** - Divorce decrees, support agreements.
- **PROOF OF VALUE OF PROPERTY** - Insurance policies, the value of additional automobiles (the ownership of one automobile does not affect eligibility), ownership of property other than that occupied as a home, etc.
- **PROOF OF INCAPACITY** - Medical report form indicating the expected length of incapacity (at least 30 days).

- **PROOF OF FINANCIAL SITUATION** - Checkbook, monthly bank statements, savings book, credit union statements, stock certificates, savings bonds, etc.
- **SOCIAL SECURITY CARDS** - All members of the family who are applying for AFDC must provide their Social Security number or proof that they have applied for one.

If you do not have the necessary documents and do not know how to get them, explain this to your assistance payments worker. He or she will tell you how to collect the necessary information. It is important that you provide all necessary verification in a timely fashion as you may be determined ineligible if verification has not been provided within 30 days of your initial application.

### **How Much Cash Assistance Will You Get?**

If you qualify for AFDC assistance, the amount of money you will receive each month to help meet living expenses will depend on the number of eligible people in your family and the amount of income and resources available to you.

While earned income is considered in determining the amount of your grant, the Welfare Department encourages you to work by not deducting this income dollar for dollar from your monthly AFDC grant, and by allowing you to deduct certain work-related expenses from your monthly earnings. These deductions, plus the disregard of a portion of your income, reduce the amount of earned income subtracted from your assistance grant. **YOUR COMBINED WAGE AND WELFARE PAYMENTS WILL IN MOST CASES EXCEED THE AMOUNT OF MONEY YOU COULD RECEIVE FROM WELFARE ALONE.** It is, therefore, to your advantage to work.

### **How Long Will it Take to Get the First Check?**

While the time it takes to get the first check may vary, **YOU SHOULD NEVER HAVE**



**TO WAIT ANY LONGER THAN 30 DAYS TO KNOW IF YOU ARE ELIGIBLE.** If you are eligible, your check should be mailed to you promptly and continue regularly so long as you remain eligible. Your first check will pay you back to the date on your application form, if you were eligible at that time.

**YOU CAN SPEED UP GETTING YOUR CHECK BY PROVIDING ALL NECESSARY INFORMATION AS QUICKLY AS POSSIBLE.**

If you are in immediate need of financial or medical assistance, you can request to receive such aid on the day of application. You will be asked to describe your emergency situation (for example, no food, no housing, or no utilities), to list any kind of money or resource you have to cover the emergency, and to agree to fulfill all AFDC requirements if you are later determined to be eligible. The assistance payments worker will then make a decision regarding your eligibility for immediate assistance on the basis of the facts you provide.

If you are determined to be eligible for immediate assistance, the aid (in the form of a voucher, temporary Medicaid card, or over-the-counter Food Stamps) should be provided to you very soon after you request it. If you are subsequently determined to qualify for AFDC, the amount of the voucher will be deducted from your first check.

It is important to remember that you can apply for temporary, immediate assistance at any time during the processing of your regular application if you have an emergency situation.

### **III. BEING ON AFDC**

#### **Receipt of Your AFDC Grant**

You will receive HALF of your AFDC grant in the first part of the month and HALF in the second part. These checks must be cashed within 60 days of the date they are



issued. Enclosed with the check you receive during the first half of each month will be your Medicaid Card. Any mailing you receive may hold new information concerning welfare payments and policy that you should be aware of, so it is in your interest to open the envelope as soon as it arrives and read any enclosed messages.

### **Reporting Responsibilities and Continuing Eligibility**

Changes in your income or living situation, or changes in AFDC policy after your initial eligibility has been established may lead to changes in your eligibility or the amount of your grant. Therefore, your assistance payments worker will periodically review your continuing eligibility and you must report all changes in your income or living situation as soon as they occur. **FAILURE TO FULLY REPORT SUCH CHANGES MAY RESULT IN A REDUCTION IN YOUR CURRENT PAYMENTS, RECOUPMENT OF PREVIOUS EXCESS PAYMENTS FROM YOUR AVAILABLE INCOME AND RESOURCES, A REFERRAL TO THE AGENCY THAT INVESTIGATES WELFARE FRAUD, OR SOME COMBINATION OF THESE ACTIONS.**

The following is a list of the kinds of changes you must report:

1. **ANY CHANGE IN YOUR FAMILY COMPOSITION**, such as a new child or someone leaving your home.
2. **ANY CHANGES IN YOUR FAMILY'S JOBS AND THE NAMES AND ADDRESSES OF EMPLOYERS.**
3. **ANY CHANGES IN INCOME YOU AND ANY OF YOUR CHILDREN OVER 13 ARE GETTING FROM EMPLOYMENT**, be it
  - a. Full or part-time work,
  - b. Overtime pay,
  - c. Tips,
  - d. Any other employment (odd jobs, self-employment, or work for private individuals)

**4. ANY CHANGES IN INCOME YOU GET FROM OTHER SOURCES, such as**

- a. Money from an absent parent
- b. Money from a stepfather
- c. Social Security money
- d. Income tax refunds
- e. Workmen's Compensation
- f. Veteran's benefits
- g. Unemployment Insurance benefits
- h. Disability Insurance benefits
- i. Retirement income
- j. Money from an unrelated adult male who lives with you
- k. Money from a boarder in your home
- l. Gifts
- m. Loans
- n. Trust funds
- o. Anything you receive free (such as housing, food, clothing, utility payments)
- p. Real estate income
- q. Money from any other source
- r. Property that you own or inherit
- s. Motor vehicles that you own
- t. Money you have on hand
- u. Checking and savings accounts
- v. Other assets, such as stocks, bonds and investments

**IT IS IN YOUR INTEREST TO REPORT ALL INCOME.**

**REMEMBER, YOU CAN WORK OR HAVE OTHER INCOME AND STILL BE ELIGI-**

## **BLE FOR ASSISTANCE, BUT YOU MUST REPORT THIS OTHER INCOME TO YOUR ASSISTANCE PAYMENTS WORKER.**

### **Fair Hearings**

If you are dissatisfied with a decision which affects your eligibility or grant, you may request a fair hearing before a referee of the Division of Hearings. During a fair hearing, an appeal referee will review the Welfare Department's decision to be sure the decision conforms to state regulations.

### **YOU HAVE THE RIGHT TO APPEAL IF THE DEPARTMENT:**

- denies your application or request for initial or increased assistance;
- determines your grant at an amount lower than you think it should be;
- fails to give official notice of any action on your application or request within 30 days;
- suspends, reduces or terminates your benefits;
- denies your request for Emergency Assistance or fails to give you prior written notice of action on your request;
- places any conditions on your eligibility or assistance not authorized by the regulations;
- classifies you unsatisfactorily regarding suitability of employment or WIN registration;
- places you on protective or vendor payments (where payments for such things as rent or utilities are made directly to your landlord or utility company and deducted from your check).

If you want to file an appeal, use the Department's appeal form. You will find this form on the back of the **NOTIFICATION FORM LETTER** which the Welfare Depart-

ment sends to you whenever there is a change in your AFDC grant. The back of the notification form letter also tells you where to send your request.

You must file your request for a fair hearing within 30 days of the date of the Notification Form Letter (60 days from receipt of the notice regarding a Medicaid decision). If you decide to request a fair hearing because your aid is being reduced or stopped, you can continue to receive the same aid you have been getting until the hearing **BUT ONLY IF YOUR REQUEST IS RECEIVED WITHIN TEN DAYS OF THE DATE OF THE NOTIFICATION FORM LETTER.** If you lose your appeal, however, the assistance given pending the appeal decision is subject to recovery by the Department.

Within five days after the Division of Hearings receives your appeal, it will notify you in writing of the date of your hearing.

At the hearing, there will be an appeal referee and a representative from your welfare office. You may go to the hearing yourself or you may give written authorization for someone to go in your place. You may also bring others to represent you.

You have a right to look at the information in your AFDC case file which is not otherwise confidential. You may also see the AFDC regulations before the hearing.

At the time of the fair hearing the appeal referee will decide whether you may continue to receive the full amount of your grant until a final decision is made.

This decision will be issued by the referee within 60 days of the request date, 45 days in the case of an initial application or Emergency Assistance. You will receive the decision in the mail.

If you disagree with the referee's decision you have the right to ask the courts to review it.



## **Your Rights**

As a person seeking or receiving welfare payments in Massachusetts you are protected by the following rights:

1. **TO BE TREATED EQUALLY, REGARDLESS OF YOUR RACE, COLOR, RELIGION, SEX, NATIONAL ORIGIN, POLITICAL BELIEFS, MARITAL STATUS OR HANDICAPS. YOU HAVE A RIGHT TO FILE A COMPLAINT IF YOU FEEL YOU HAVE BEEN DISCRIMINATED AGAINST.**
2. **TO UNDERSTAND YOUR RIGHTS AND RESPONSIBILITIES. EVERY EFFORT MUST BE MADE TO INFORM YOU OF THEM IN A MANNER AND/OR LANGUAGE YOU UNDERSTAND.**
3. **TO BE TOLD IN WRITING AT LEAST TEN DAYS BEFORE YOUR GRANT IS TO BE REDUCED OR DISCONTINUED.**
4. **TO REQUEST A FAIR HEARING IF YOU DO NOT AGREE WITH ANY ACTION TAKEN BY THE WELFARE DEPARTMENT ON YOUR CASE.**
5. **TO REVIEW YOUR OWN CASE RECORD, EXCEPT CONFIDENTIAL INFORMATION EXEMPTED UNDER PRESENT LAW.**
6. **TO HAVE THE INFORMATION IN YOUR CASE RECORD KEPT CONFIDENTIAL, EXCEPT AS OTHERWISE SPECIFIED BY STATE AND FEDERAL LAW.**
7. **TO HAVE PERSONAL PRIVACY. HOWEVER, CERTAIN PERSONAL INFORMATION IS REQUIRED TO DETERMINE YOUR ELIGIBILITY AND NEED FOR PUBLIC ASSISTANCE.**
8. **TO DISCUSS YOUR NEEDS WITH A STAFF WORKER IN PRIVACY.**
9. **TO GET A MEDICAID CARD IF YOU ARE ELIGIBLE FOR AFDC.**

10. **TO ACQUIRE FOOD STAMPS IF YOU ARE ELIGIBLE FOR FOOD STAMPS.**
11. **TO BE TREATED WITH COURTESY, CONSIDERATION AND RESPECT.**
12. **TO REQUEST ASSIGNMENT OF A NEW WORKER FOR REASONS SUCH AS A SERIOUS CONFLICT OF PERSONALITIES OR YOU FEEL YOUR WORKER HAS ACTED IN A COERCIVE OR OTHERWISE IMPROPER MANNER TOWARD YOU.**

#### **IV. OTHER DEPARTMENT OF WELFARE PROGRAMS**

In addition to cash assistance, the Welfare Department provides a number of other services and programs that are related to the AFDC program. These include the Work Incentive Program (WIN), the Child Support Enforcement Unit, Medical Assistance, Food Stamps and Emergency Assistance.

In order to be eligible for AFDC you **MUST** register for work or training through WIN (unless you are exempted) and cooperate with the Child Support Enforcement Unit (unless you have “good cause” not to do so).

**HOWEVER, EVEN IF YOU DO NOT QUALIFY FOR AFDC, YOU MAY BE ELIGIBLE FOR MEDICAL ASSISTANCE, FOOD STAMPS, AND/OR EMERGENCY ASSISTANCE.**

#### **WIN Registration**

The objective of the WIN program is to get manpower services to you as quickly as possible. As noted above, you may be required to register with WIN in order to qualify for AFDC. Your assistance payments worker will tell you how to register.

You may not have to register if:

1. You are taking care of a child under six years of age.
2. You are female and care for a child and the child's father in your home is registered for WIN (if he is able to work).

3. You are younger than 16 years old.
4. You are between 16 and 20 years old and attend school full time.
5. You have an illness or injury that keeps you from working for a period of at least 30 days (you need to show medical evidence).
6. You have to stay home to care for household members unable to care for themselves.
7. You live too far from a work or training project.
8. You are 65 or older.

Even if you are not required to register for WIN you can still register voluntarily and get help finding a job.

### **Child Support from Absent Parents**

If you have a child who needs the financial support of an absent parent, your assistance payments worker must refer you to the Child Support Enforcement Unit. The Child Support Enforcement Unit will try to find the absent parent and make him or her pay toward the support of the child. If it is necessary to do so, the Child Support Enforcement Unit will try to establish who is the legal father of the child.

To be eligible for AFDC, you must assign any child or spousal support rights that you have to the Department. To “assign” your support rights means that while you are receiving AFDC the Department will collect all present and past due support payments that would have been paid to you if you were not getting an AFDC grant. The support payments collected will be used to pay back the welfare money you receive. If you receive a support payment directly from the absent parent while you are on aid, you must turn this payment over to the Child Support Enforcement Unit.

You have the right to refuse to assign your support rights. However, if you refuse,



you **PERSONALLY** will not be eligible for AFDC, although your children may still be eligible. When your AFDC eligibility ceases you may apply to have the Court continue to collect your child support payments at no cost to you.

Unless you have “good cause” not to do so, **YOU MUST COOPERATE WITH AND GIVE ANY HELPFUL INFORMATION ABOUT THE ABSENT PARENT’S IDENTITY OR LOCATION** to the Child Support Enforcement Unit. The term “good cause” means having a good reason for not cooperating. An example of “good cause” is the physical or emotional harm you or your child might suffer as a result of providing information to the Child Support Enforcement Unit.

You should also cooperate with the Child Support Enforcement Unit in their efforts to establish who the legal father of your child is. This is important because there are many benefits to which your child may be entitled that require the legal establishment of paternity. These benefits include the collection of Social Security upon the death or injury of the father, inheritance from the father’s estate, various pension plans, and possible benefits for veterans’ children.

### **Medical Assistance**

If you are eligible for AFDC you are eligible for Medicaid. Medicaid will pay for most of your medical expenses.

Each month you will receive a Medicaid eligibility card (ID-1) with your first monthly check in the mail. The card will list each person in your family receiving AFDC.

This card will entitle each person listed to receive medical services. **YOU MUST SHOW THIS CARD WHENEVER YOU SEEK TO OBTAIN MEDICAL SERVICES.** Some medical services are not covered for payment under Medicaid. If you have any questions regarding medical services, or if you need a Temporary Medicaid Eligibility Card (ID-2), contact the office at which you applied.



Not all doctors and other providers accept Medicaid cards. If you have to see a doctor, druggist or other provider, first call to find out whether they accept Medicaid cards. If they do, make an appointment; if they do not, try to locate a health care provider who does. Your welfare office has a list of providers in your community who will accept Medicaid patients.

If you received any health services in the three months before the month in which you applied for AFDC, tell your assistance payments worker. You may be able to receive Medicaid coverage for those months.

### **Project Good Health**

Under the Project Good Health (PGH) program, persons in your family who are under 21 and eligible for Medicaid are encouraged to receive comprehensive and preventive health care services. Health check-ups are important because they can identify hidden health problems that can become serious if not treated. Your assistance payments worker can provide you with several informational pamphlets about this program including **The First Two Years, Hang On to Good Health, and Keep In Step.**

### **Food Stamps**

**UNLIKE MEDICAID, FOOD STAMP ELIGIBILITY DOES NOT AUTOMATICALLY FOLLOW FROM AFDC ELIGIBILITY.**

Your eligibility for Food Stamps and the amount to which you are entitled are determined by the amount of income and resources available to you; the presence of dependent children in your household is not a determining factor. You may be considered as a Food Stamp **HOUSEHOLD** whether you live alone, with your family, or with a group of people who purchase and prepare their food together.

If it is determined that you are eligible for Food Stamps, you will receive a card in the

mail called an **AUTHORIZATION TO PARTICIPATE (ATP)**. This card enables you to go to a Food Stamp issuance agent where you can obtain the amount of Food Stamps to which you are entitled. Issuance agents include banks and post offices, as well as other locations which your assistance payments worker can tell you about.

Food Stamps may be used to buy food at stores that display a “We accept Food Stamps” sign. They cannot be exchanged for money and cannot be used to buy paper goods, soap, beer, cigarettes, liquor, pet food or other non-food items.

### **Emergency Assistance**

If you are confronted with an emergency situation created by a natural disaster, fire or flood, a breakdown of an essential appliance (such as refrigerator, stove or heater), threatened eviction or discontinuation of utility or fuel service, you may be eligible for Emergency Assistance.

As the program is subject to frequent changes, you should contact your assistance payments worker for information regarding eligibility requirements and available services if you find yourself in an emergency situation. It is important to note that you can receive Emergency Assistance **FOR ONLY ONE THIRTY-DAY PERIOD WITHIN ANY 12-MONTH PERIOD**. Therefore, you should carefully evaluate the severity of your circumstances.

### **Social Services**

In addition to the various forms of assistance provided by the Department of Public Welfare, you may also be entitled to the services and programs of the newly created Department of Social Services.

If you would like to talk to a social worker, contact your assistance payments worker

to arrange for it. Among the services which may be available to you are:

- **INFORMATION AND REFERRAL** - To help you find someone in a private or public agency who can help you with a problem.
- **FAMILY PLANNING** - To help you decide whether and when you or other members of your family (including minors) want to have children.
- **PROTECTIVE SERVICES** - To help in cases of neglect and abuse of children.
- **IN-HOME SUPPORTIVE SERVICES** - To pay for necessary care so that aged, blind or disabled persons can stay in their own home.
- **OUT-OF-HOME CARE SERVICES FOR CHILDREN** - To help decide whether a child should be placed in a foster home or treatment facility; to work with the child and others in a place suitable to meet the child's needs.

### **Other Information about Public Assistance and Services**

The following informational pamphlets are printed by the state and should be available in your local welfare office:

- **AID TO FAMILIES WITH DEPENDENT CHILDREN (AFDC)**
- **AVAILABLE SOCIAL SERVICES**
- **CIVIL RIGHTS STATEMENT**
- **FAMILY PLANNING SERVICES**
- **PROJECT GOOD HEALTH**

**YOUR WELFARE OFFICE MAY ALSO HAVE OTHER IMPORTANT PAMPHLETS YOU MAY WANT TO READ. ASK YOUR ASSISTANCE PAYMENTS WORKER ABOUT THEM.**

Commonwealth of Massachusetts  
Department of Public Welfare  
600 Washington Street  
Boston, MA 02111